

# COMMUNITY REGIONAL CREDIT UNION

## INTEREST RATE STRUCTURE FOR RISK BASED LENDING - AS OF 10-31-20

CREDIT SCORE		GRADE	UNSECURED LOANS SIGNATURE	SECURED LOANS ( USED AUTO) w/ direct deposit				SECURED (NEW AUTO) w/ direct deposit				
				RATES - APR				RATES - APR				
			RATES - APR	up to	36M	48M	60M	up to	36M	48M	60M	72M
730+	PLATINUM	8.50%		2.50%	2.75%	2.95%		1.95%	2.25%	2.50%	2.75%	
680-729	A	9.50%		2.75%	3.25%	3.45%		2.25%	2.50%	2.75%	3.00%	
640-679	B	11.75%		3.50%	4.00%	4.25%		2.75%	3.00%	3.25%	3.50%	
600-639	C	13.75%		7.75%	8.00%	8.25%		5.25%	5.50%	5.75%	6.00%	
550-599	D	16.75%		9.00%	9.25%	9.50%		6.75%	7.75%	8.25%	8.75%	
549 or less	E	17.25%		10.00%	10.25%	10.50%		7.25%	8.25%	9.25%	9.75%	

**RECREATIONAL VEHICLES** (Credit Score 600-730+) 7.75% 8.00% 8.25%

(GRADE D & E UNSECURED SIGNATURE LOANS REJECTED UNLESS CO-MAKER)

**Dealer Match as low as 1.59%** w/ Dealer Documents

Discount on unsecured loans up to .50% available



SCORE	GRADE	HOME EQUITY 20 YEARS	HOME EQUITY UP TO 15 YEARS	HOME EQUITY UP TO 10 YEARS	Appraisal		TUITION LOANS
		RATES - APR	RATES - APR	RATES - APR	Max Amount	Based Upon Appraisal Value	AS LOW AS 3.4% APR UP TO 12 MONTHS
730+	PLATINUM	4.25%	4.00%	3.75%	Fixed Rate	Only	Credit Builder Loans Now available give us a call
680-729	A	4.50%	4.25%	4.00%	Appraisal	Full Appraisal	
645-679	B	4.75%	4.50%	4.25%	Title/Property Insurance	Title Insurance	
					Marketing	Market lowest rate, lowest payment	

ALL APR's are VALID as approved by Board of Directors Monthly

SHARE-SECURED APR	LOAN SPECIALS	EZ- LOANS
		NO CREDIT CHECK REQUIRED
0-24 Months 2.45%	AS	28% APR-\$20.00 FEE
25-36 Months 2.75% 37-60 2.95%	ADVERTISED	\$2000.00 MAX - 12 MONTHS

